

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Trende et al.

Serial No. : 09/821,263

Examiner: Hamilton, Lalita M.

Filed : March 29, 2001

Group Art Unit: 3624

For : METHOD AND SYSTEM FOR PROCESSING MESSAGES IN A BILL  
PAYMENT AND PRESENTMENT SYSTEM OVER A COMMUNICATIONS  
NETWORK

**AMENDMENT AFTER FINAL OFFICE ACTION**

I hereby certify that this paper is being electronically filed with the United States  
Patent Office.

December 6, 2007

Date of Deposit

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PTO Registration No

  
Signature

December 6, 2007

Date of Signature

Commissioner of Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit the following remarks in response to the Office Action  
mailed on October 9, 2007.

Amendments to the claims begin at page 2.

Remarks begin at page 4.